Antitrust Notice

The Casualty Actuarial Society is committed to adhering strictly to the letter and spirit of the antitrust laws. Seminars conducted under the auspices of the CAS are designed solely to provide a forum for the expression of various points of view on topics described in the programs or agendas for such meetings.

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CAS

Food as Medicine

CIA and CAS In Focus Seminar

October 28, 2016

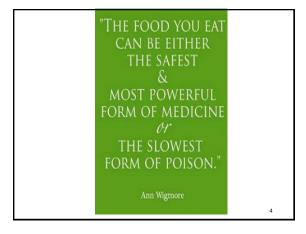
Betty-Jo Walke Ken Beckman Caterina Lindman

Note: The information presented is based on research and personal experience, and does not constitute medical advice.

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Workshop Agenda

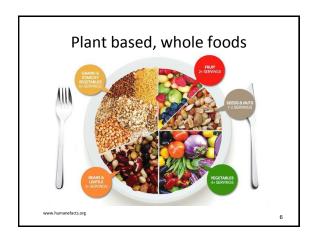
- How can Food be our Medicine? Caterina
- Personal Stories Caterina, Ken
- Obesity Ken
- Heart Disease Caterina
- Cancer Ken
- Diabetes Caterina
- Insurance Aspects Ken
- Small group work All



Whole-foods, Plant-based Diet

If it came from a plant
eat it.

If it was made in a plant
don't.



Our Personal Stories



,

Obesity

Cause: consuming more calories than are burned

Only Three Possible Solutions:

- (1) Eat less of the same foods
- (2) Exercise more

	Hours Needed to Burn		
	Calories by1:		
	Walking	Jogging	
Double Cheeseburger	3.0	1.0	
2 slices Pepperoni Pizza	2.5	1.0	
8 oz Potato Chips	5.0	1.75	
1 cup Chocolate Ice Cream	2.0	.75	

(3) Eat the same or more of $\underline{\text{certain}}$ foods

¹ http://www.mynetdiary.com/burn-off-that-cheeseburger.html

CALORIE DENSITY WHAT 500 CALORIES LOOK LIKE

OIL CHEESE MEAT POTATOES. RICE, BEANS VERGIES

...and why whole plant-based foods will help keep you lean and satisfied.

forksoverk hives.com

Controlled Study of Overweight Women¹

Weight Loss After:		Cholesterol Education Diet (included animal products)
1 year	4.9 kg	1.8 kg
2 years	3.1 kg	0.8 kg

- · No restrictions on calories
- For 14 weeks all met with physician/dietician
- · PBD group -- consumed fewer calories than before study
- PBD group -- not aware they were eating fewer calories greater volume of food compared to Cholesterol Education
 group

'Gabrielle M. Turner-McGrievy et al., "A Two-Year Randomized Weight Loss Trial Comparing a Vegan Diet to a More Moderate Low-Fat Diet," Obesity 15 (Spettmeber 2007).

Annual Barrant, 2.7 De Weight Loss Sckotter: Boost Metabolism, Lower Chalesterol and Dramatically Improve Your Health, (New York: Grand Central Life & Style, 2011), 24.

Studies of BMI by Diet Type

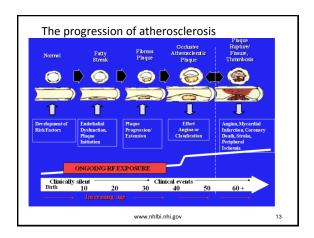
	Body Mass Index (BMI)		
Diet Type	UK Study of 38,000 ¹	US Study of 60,000 ²	
	(controlled for age/lifestyle)	(not controlled for age/lifestyle)	
Non-vegetarians	24.4	28.8	
Vegetarians	23.4	25.7	
Vegans	22.5	23.6	

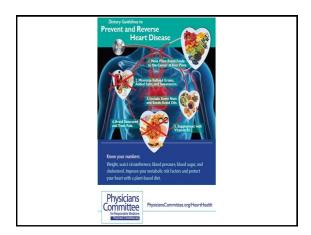
- BMI >25 is overweight, BMI>30 is obese
- Many vegans do not follow a whole food plant-based diet. Those who do would expect to have a lower BMI than shown.

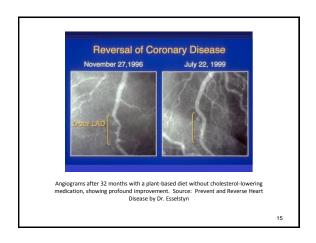
*EA Spencer et al., "Diet and body mass index in 38,000 EPIC-Oxford meat-eaters, fish-eaters, vegetarians and vegans," Internation. Journal of Obesity 27 (2003). *Several Toxistad et al., "Type of Vegetarian Diet, Body Weight, and Prevalence of Type 2 Diabetes," Diabetes Care 32, (May 2009).

Whole Food Plant-Based Diet and Obesity

- Weight loss can and does occur by eating the same or even greater volume of food
- Does not require extreme exercise to burn off calories
- Avoids feelings of deprivation or starvation—if you are hungry just eat
- Focus is on the types of food rather than limits on the amount of food









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Cancer

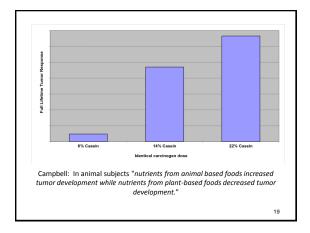
World Health Organization (WHO) in 20151:

- processed meat "carcinogenic to humans" same classification as tobacco smoke and asbestos
- red meat "probably carcinogenic to humans"

¹http://www.iarc.fr/en/media-centre/pr/2015/pdfs/pr240_E.pdf http://www.who.int/features/qa/cancer-red-meat/en/ 13

Laboratory Animal Research — T. Colin Campbell¹ 20% Glaten (wheat) 5% Casein (cow milk) 104 tent (wheat) 5% Casein (cow milk) 104 tent (cow milk) 104 tent (cow milk) 104 tent (cow milk) 105 tent (cow mil

¹T. Colin Campbell and Thomas M. Campbell, *The China Study: The Most Comprehensive Study of Nutrition Ever Conducted and the Startling Implications for Diet, Weight Loss and Long-term Health*, (Dallas: BenBella Books, Inc., 2004).



China Study (1980s) - Campbell & Chen

- 6,500 adult subjects across non-urban China
- Cancer rates varied widely among areas in China
- "Animal protein intake was convincingly associated in the China study with the prevalence of cancer in families."
- U.S. had 5x breast cancer rates of rural China

	China study (least active)	U.S. average
Calories (kcal/kg)	40.6	30.6
BMI	20	25
Protein (g)	64	91
Animal protein (% of total cal)	0.8%	10%

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Recent data - Deaths per 100,000 (WHO-2012)1

Type of Cancer	North America	Asia
Breast	14.8	10.0
Prostate	9.8	3.5

¹http://publications.iarc.fr/Non-Series-Publications/World-Cancer-Reports/World-Cancer-Report-201

Men with Early Stage Prostate Cancer¹

	Plant-Based Diet	Control
PSA (Year 1)	-4%	+6%
Reduced growth of cancer cells (Year 1)	70%	9%
Required traditional treatments (Year 2)2	5%	27%

¹Dean Ornish et al., "Intensive Lifestyle Changes May Affect the Progression of Prostate Cancer," The Journal of Urnings 174 (September 2005)

²Joanne Frattaroli et al., "Clinical Events in Prostate Cancer Lifestyle Trial: Results from Two Years of Follow-Up, Urology 72 (December 2008)

A Diet Change Beats a Pill, according to a new mega-study that shows plant-based diets are effective as diabetes treatment.

"A plant-based diet improves blood sugar, body weight, blood pressure, and cholesterol all at the same time, something no drug can do."

- Susan Levin, M.S., R.D. director of nutrition education and study author

PCRM.org/Diabetes

Polygnam y Romand VD. Lam S.D. Watanabe A. Vegetand det and glycemic control in diabetes:

Physicians Committee

Study Results 74 people - plant based whole foods vs 'diabetes diet' (6) West disconference (7) List cholestered (8) List cholestered

Whole Food Plant-Based Diet:

A Disruptor of the Health Care/Health Insurance Industry

Fee-for-Service:

Health care providers/facilities receive payment for their services based on number and complexity of procedures performed regardless of health outcomes

Resulting in...

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Non Sequitur by Wiley Miller¹



© Wiley - All Rights Reserved. November 19, 2014 from www.gocomics.com

¹ http://www.gocomics.com/nonsequitur/2014/11/19

Insurers (Private Companies and Government Plans): transfer rising costs of care in the form of higher premiums and taxes

Dr. Dean Ornish observed in his work1:

- There was no "shortage of motivated patients" that were receptive to lifestyle changes as an alternative to drugs or surgery
- "The primary limiting factor has been the lack of widespread insurance coverage."
- "No matter how good a program is clinically, if it's not reimbursable, it's not sustainable."

Resulting in...

¹Amy Lynn Sorrel, "Medicare's new approach to familiar diseases," *American Medical News*, (May 14, 2012) http://www.amednews.com/article/20120514/government/305149956/4/.



Trends Favoring Adoption of Plant-Based Diet by Insurers/Health Providers

	Health Care Costs as % of GDP1	
Canada 10.4%		10.4%
	U.S.	17.1%

- Movement away from fee-for-service towards value-based models
- Dr. Dean Ornish program approved by U.S. Medicare in 2010 as a covered service for beneficiaries with certain heart conditions; evidence from private plans showed savings of about \$30,000 per patient.²
- Kaiser Permanente-Large integrated health care company employing physicians, owning medical facilities and providing health insurance in 2013 endorsed a policy that "[p]hysicians should consider recommending a plantbased diet to all their patients, especially those with high blood pressure, diabetes, cardiovascular disease, or obesity." $^{\rm 3}$
- ZOOM+Prime—Small Integrated Health Care Company operating in Northwestern U.S. launched in 2015 for "people who want to prevent or $% \left(1\right) =\left(1\right) \left(1$ reverse chronic illness such as diabetes, autoimmune disease and heart disease using food, movement and relationships as medicine."4

Disruption Example:

#1 Reason for visiting the Doctor:

Hypertension (HBP) - 36 million PCP visits annually in U.S.¹ 70% of U.S. Adults age 65+ have HBP²

Vegetarians 55% lower and Vegans 75% lower risk of HBP than non-vegetarians³

"http://www.cdc.gov/nchs/ahcd/web_tables.htm "Table 1. Annual number and percent distribution of ambulatory care visits by setting type according to diagnosis group" or https://www.cdc.gov/media/refeases/2016/p0913-blood-pressure.html
"lap Tale and Joan Sabate, "Beyond Meatless, the Health Effects of Vegan Diets: Findings from the Adventist Cohorts," Municress (2010).

T. Colin Campbell¹:

"should not be ignoring ideas just because we perceive that the public does not want to hear them. Consumers have the ultimate choice of whether to integrate our findings into their lifestyles, but we owe it to them to give them the best information possible with which to make that decision and not decide for them."

¹T. Colin Campbell and Thomas M. Campbell, The China Study: The Most Comprehensive Study of Nutrition Ever Conducted and
the Startling Implications for Diet, Weight Loss and Loga-term Health (Dallas: BenBella Books, Inc. 2004), 287.

Discussion Group Format

- 1. Watch a <u>video</u> about Alzheimer's Disease.
- 2. Take 5 minutes alone to answer the questions.
- 3. Appoint a facilitator, scribe and spokesperson.
- Discuss for 15 minutes, including about 2-3 minutes to summarize. You don't need to discuss all the questions.
- Spokesperson reports back to the main group.
 1 minute for each group.

Discussion Questions

- 1. Are you surprised you have not heard this information before? Do you believe this information?
- 2. Would you have concerns about you and your family adopting this diet?
- 3. Are there legitimate reasons not to have physicians and insurers recommend this approach to all their patients/insureds?
- 4. Barriers for individuals/physicians adopting.
- 5. Ways for insurance organizations to promote among insureds
- 6. Do you believe this can be adopted on a widespread basis?

Find Plant-based Diet resources at:	
http://www.cuthealthcarecosts.org/ plantbaseddietresources.html	
	
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